

Means 50 for updating the system as shown in Fig. 2, is a segment of the system which is accessed by administrators of the system through a client 95 or directly through server 90. The updating means provides the capability to update information pertaining to the identification of the subscribers, the identification of the carriers, the identification of the effective date of coverage, the term of coverage and the level of coverage for any subscriber. This information may be updated by a specific administrator of the system. In addition, it is likewise contemplated that the system may be updated by individual carriers or plans who are given access to the updating means. For example, it is contemplated that each carrier can access the updating means of the system, and can transmit to the system any changes in information pertaining to their participants as soon as such changes are implemented by the carrier. Thus, the updating means operates on a 24 hour basis, and permits continuous updating of the data stored in the system. As a result, throughout the operation of the system, the operator is provided with accurate, dependable information pertaining to a subscriber on a real-time basis. Real time, as used herein, refers to the ability of the system to respond to input immediately.

IN THE CLAIMS

Please substitute Claims 1, 4, 13, and 19 with the following amended claims, cancel Claims 14 and 20, and add new claims 26 and 27. Marked-up copies of the amended and new claims are included at the end of the amendment.